Cycle Date: June-2013
Run Date: 09/11/2013
Interval: Annual

		iliteival.	Aiiiiuai
Page	Click on links below to jump to FPR contents		
1	Summary Financial Information		
2	Ratio Analysis		
3	Supplemental Ratios		
4	<u>Assets</u>		
5	<u>Liabilities, Shares & Equity</u>		
6	Income Statement		
7	Delinquent Loan Information		
8	Loan Losses, Bankruptcy Information, & TDRs		
9	Indirect & Participation Lending		
10	Real Estate Loan Information 1		
11	Real Estate Loan Information 2		
12	Member Business Loan Information		
13	Investments, Cash, & Cash Equivalents		
14	Other Investment Information		
15	Supplemental Share Information, Off Balance Sheet, & Borrowings		
16	Miscellaneous Information, Programs, & Services		
17	Information Systems & Technology		
18	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average	ge Assets)	
19	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Inve-	stments)	

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Parameters:

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

		Summary Financial In	formation						
Return to cover		For Charter :							
09/11/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
							2/ 21		21.21
100570	Dec-2009		% Chg	Dec-2011	% Chg		% Chg	Jun-2013	% Chg
ASSETS:	Amount	Amount COC 452 045		Amount	9.1	Amount	20.1	Amount	0.4
Cash & Equivalents	740,097,689			759,720,918		912,095,941		985,540,321	8.1
TOTAL INVESTMENTS Loans Held for Sale	2,261,547,815 13,802,003			2,953,609,538 15,903,467				3,130,742,122 26,278,715	
Loans neid for Sale	13,002,003	17,111,730	24.0	15,905,467	-7.1	79,009,334	402.3	20,270,713	-07.1
Real Estate Loans	2,809,749,337	2,889,151,822	2 2.8	2,873,794,373	-0.5	2,877,614,068	0.1	2,984,798,488	3.7
Unsecured Loans	564,527,593	, , ,		617,977,964				655,611,644	
Other Loans	2,702,986,112	2,575,615,405		2,640,814,336				2,892,781,415	
TOTAL LOANS	6,077,263,042			6,132,586,673				6,533,191,547	
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)		(67,528,089)			17.3	(77,882,769)	
Land And Building	224,794,382			235,364,603		, , , ,		249,674,229	
Other Fixed Assets	39,797,072			34,690,855		, ,		39,138,176	
NCUSIF Deposit	74,545,733			83,314,341		, ,		89,942,825	
All Other Assets	147,706,782	146,676,104	-0.7	169,039,177	15.2	203,824,358	20.6	201,417,180	-1.2
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483			5.2	11,178,042,346	2.9
LIABILITIES & CAPITAL:									
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,180,939	-48.1
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	175,004,006	-29.9
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	131,775,043	5.5
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	C	N/A	0	N/A	0		0	N/A
TOTAL LIABILITIES	610,718,916			430,218,268				313,959,988	
Share Drafts	1,164,011,517			1,370,189,155				1,567,293,491	
Regular shares	2,008,641,521	2,171,932,429		2,395,286,330				2,916,150,335	
All Other Shares & Deposits	4,771,031,554			5,061,635,574				5,270,862,534	
TOTAL SHARES & DEPOSITS	7,943,684,592			8,827,111,059				9,754,306,360	
Regular Reserve	241,975,751	244,488,168		228,081,021	-6.7			213,468,654	
Other Reserves	267,064,323			206,927,452		, ,	6.6	190,902,246	
Undivided Earnings	448,782,868			624,363,683		- ' '		705,405,098	
TOTAL EQUITY	957,822,942			1,059,372,156				1,109,775,998	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,178,042,346	2.9
INCOME & EXPENSE	204 207 040	270 200 500	2.0	255 020 442	F 4	242 405 740	2.5	404 500 040	4.0
Loan Income*	391,307,810	376,309,592		355,820,443	-5.4			164,588,343	
Investment Income* Other Income*	59,379,058 167,126,892	58,229,825 182,756,981		54,773,244 194,857,197			-10.2 18.5	21,879,900 117,057,891	
Total Employee Compensation & Benefits*	167,126,892	177,899,669		194,857,197				107,925,734	
Temporary Corporate CU Stabilization	100,730,331	177,055,008	, 5.4	100,474,100	4.0	200,303,000	10.7	101,323,134	4.0
Expense & NCUSIF Premiums*/2	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,531,795	-58.8	4,909,980	15.1
Total Other Operating Expenses*	178,110,073			191,416,352		, ,		110,508,048	
Non-operating Income & (Expense)*	-11,440,130			-905,398		, ,	159.8	3,508,868	
NCUSIF Stabilization Income*	41,778,993			0		,		0,000,000	
Provision for Loan/Lease Losses*	79,654,042			50,696,965				23,135,510	
Cost of Funds*	155,755,048			99,014,369			1	31,450,204	
NET INCOME (LOSS) EXCLUDING STABILIZATION		,,022		32,23.,300		=,:::,:00		,,	
EXPENSE & NCUSIF PREMIUM */1	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,046,661	-11.6	34,015,506	0.0
Net Income (Loss)*	24,243,238	40,824,519	68.4	56,212,876			5.9	29,105,526	-2.2
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell									
¹ Prior to September 2010, this account was named Net Income (Los									
² Prior to September 2010, this account was named NCUSIF Stabiliz	ation Expense. For Decemb	er 2010 and forward, this	account incl	udes Temporary Corpor	ate CU Sta	abilization Expense			
and NCUSIF Premiums.	1: N. (187 (L. II	T	1 1			T			
³ December 2011 and forward includes "Subordinated Debt Included	IIII NET WORTN."	l				l .	1	1. Summary	rınancıal

		Ratio A	Analysis						
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A	,	Asset Range :		- + D 0	All + C4-4-	IMOL t Tour	a aleeda de Fada		C4-4- C
Peer Group: N/A		,	Region: Natio	n " Peer Grou	ĺ	= WO Type	nciuaea: Feae		State Credit
	Count of CU in	Peer Group :	N/A		Dec-2012			<u>Jun-2013</u>	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Jun-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY	40.00	40.00	10.23	10.22	N/A	N/A	40.40	N/A	NI/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.08	10.23	10.23	10.22	N/A	N/A	10.19	N/A	N/A
Total Assets Election (if used)	10.09	10.25	10.24	10.24	N/A	N/A	10.20	N/A	N/A
Total Delinquent Loans / Net Worth 3	8.88	7.95	7.35	6.55	N/A	N/A	6.70	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.38	N/A	N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	7.02	7.00	6.40	7.13	N/A	N/A	6.83	N/A	N/A
Delinquent Loans / Total Loans ³	1.40	1.31	1.27	1.15	N/A	N/A	1.17	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.85	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35	101.29	100.89	N/A	N/A	101.70	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	-0.43	N/A	N/A
Delinquent Loans / Assets 3	0.90	0.81	0.75	0.67	N/A	N/A	0.68	N/A	N/A
<u>EARNINGS</u>	0.07	0.40	0.50	0.50	1 1/4	21/2	0.50	N 1/A	N1/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.27	0.42	0.56	0.56	N/A	N/A	0.53	N/A	N/A
Income/Expense & NCUSIF Premium ²	0.27	0.64	0.77	0.64	N/A	N/A	0.62	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.51	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.12	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.12	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.12	N/A	N/A
* Cost of Funds / Avg. Assets	1.73 5.12	1.29 5.11	0.99 5.05	0.78 5.11	N/A N/A	N/A N/A	0.57 4.94	N/A N/A	N/A N/A
* Net Margin / Avg. Assets * Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A N/A	4.94	N/A N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.42	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.81	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	73.58	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹ * Net Operating Exp. /Avg. Assets	3.16 3.15	3.11 2.86	3.04	2.91	N/A N/A	N/A N/A	2.93	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	3.15	2.00	2.85	2.87	IN/A	IN/A	3.01	IN/A	IN/A
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.37	N/A	N/A
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	66.98	N/A	N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	58.45	N/A	N/A
Cash + Short-Term Investments / Assets Total Shares, Dep. & Borrs / Earning Assets	15.51 94.22	14.19 94.02	14.14 93.77	15.39 94.42	N/A N/A	N/A N/A	15.05 94.24	N/A N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.47	39.19	41.22	43.05	N/A	N/A	45.15	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.52	N/A	N/A	218.38	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.29	N/A	N/A
Borrowers / Members Members / Full-Time Employees	47.54 383.16	46.16 374.98	46.57 373.65	45.78 368.20	N/A N/A	N/A N/A	45.42 364.41	N/A N/A	N/A N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,469	N/A	N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,014	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,226	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	5.21	N/A	N/A
* Market (Share) Growth * Loan Growth	11.02 1.92	5.38 -0.55	5.45 1.47	5.99 3.33	N/A N/A	N/A N/A	8.51 6.19	N/A N/A	N/A N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	5.89	N/A	N/A
* Investment Growth	40.59		13.51	6.30		N/A		N/A	N/A
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	2.78	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem									
**Percentile Rankings and Peer Average Ratios are produced once a quarter									
Subsequent corrections to data after this date are not reflected in the Percer						alle			
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pthe entire range of ratios. A high or low ranking does not imply good or bad p	percentile ranking	assigned to the	credit union is a r	neasure of the r	elative standing	of that ratio in			
conclusions as to the importance of the percentile rank to the credit union's fir	ancial performar	nce.							
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a									
² Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	I from ROA.	· · ·							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		reporting require	ments for troubled	d debt restructur	red (TDR) loans.				2. Ratios

		Supplemental	Ratio Analysis	1	
Return to cover		For Charter :		<u> </u>	
09/11/2013		Count of CU:			
CU Name: N/A			N/A		
Peer Group: N/A				n * Peer Grou	p: All * State
С	ount of CU in	Peer Group :	N/A		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Jun-2013
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.80
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally	N/A	N/A	6.75	4.21	3.76
Guaranteed Student Loans New Vehicle Loans >= 2 Mo (>= 60 Days)/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.54
Used Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.70
Total Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.66
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not	11//	14/74	IN/A	11/73	0.00
Secured by RE	N/A	N/A	N/A	6.71	10.06
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	1.13	1.43	1.05
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	1.49	0.84	0.91
Business Loans Delinquent >= 1 Mo (>= 30 Days)/ Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.06	6.76
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.61	5.49
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not	NI/A	N/A	NI/A	25.52	45.04
Secured by RE	N/A N/A	N/A	N/A N/A	35.53 N/A	15.84
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans	79.05	N/A 88.09	87.00	108.79	0.00 101.97
,	19.05	00.09	67.00	100.79	101.97
REAL ESTATE LOAN DELINQUENCY 1 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.14
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total					
1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.94	2.06
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE					
Fixed/Hvbrid/Balloon Loans	1.04	1.36	1.53	0.99	0.58
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.51
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	5.04
Total TDR 1st and Other RE Delinquent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.08	6.96
TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns					
also Reported as Business Loans	N/A	N/A	N/A	56.65	0.00
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.16	3.22	3.19	2.55	2.19
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.16
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	27.86	24.28	17.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.31
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A N/A	N/A	N/A N/A	6.06	2.44
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	N/A 0.41	0.46	N/A 0.41	0.65
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.33	0.41	0.40	0.41	0.20
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.27	0.20	0.17
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and	0.00	0.00	0.03	0.70	0.50
Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	1.51
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.18
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	0.57
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	4.17
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	17.17
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.57
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.65	1.96
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.96	0.01	0.02	0.01
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student	h1/A	N1/A	B1/A	B1/A	50.00
Loans REAL ESTATE LENDING RATIOS	N/A	N/A	N/A	N/A	50.30
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.35
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.97
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.72	40.16
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.73	69.93
	0.52	0.46	0.35	0.26	0.23
Interest Only & Payment Option First & Other RE / Total Assets	5.19	4.47	3.45	2.57	2.28
Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth			21.0		
Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS	0.10				1.43
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS		0.93	1.15	1.40	
Interest Only & Payment Option First & Other RE / Net Worth	0.70 106.43	0.93 114.70	1.15 111.43	1.40 100.18	
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth	0.70		111.43		103.90
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments	0.70 106.43	114.70	111.43	100.18	103.90
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets	0.70 106.43 16.25	114.70 19.24	111.43 21.43	100.18 20.42	103.90 20.00
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings	0.70 106.43 16.25	114.70 19.24	111.43 21.43	100.18 20.42	103.90 20.00
Interest Only & Payment Option First & Other RE / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	0.70 106.43 16.25	114.70 19.24	111.43 21.43	100.18 20.42	103.90 20.00

		Asse	ets						
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A		Asset Range :					L I		
Peer Group: N/A	Count of			Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Feder	ally Insured State Cre	edit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
ASSETS	200 2000	200 20.0	, c cg	200 2011	,, cg	200 2012	/0 U.I.g		, o o g
CASH:									
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,261,804	6.6	112,764,771	1.4
Cash On Deposit	638,156,448	551,918,870	-13.5	618,754,495	12.1	756,050,207	22.2	797,524,343	5.5
Cash Equivalents	10,788,848	48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	75,251,207	68.0
TOTAL CASH & EQUIVALENTS	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,095,941	20.1	985,540,321	8.1
INIVEOTMENTO									
INVESTMENTS:	40 404 500	47.070.004	7.4	47 400 000	4.0	40,000,450	0.0	40,000,700	
Trading Securities	16,134,503	17,273,001	7.1	17,480,229 1,867,174,678	1.2	18,636,459	6.6	19,690,769	5.7
Available for Sale Securities Held-to-Maturity Securities	975,820,283 219,355,164	1,511,528,636 133,816,095	54.9 -39.0	168,291,391	23.5 25.8	1,877,993,381 172,777,962	0.6 2.7	1,977,128,196 184,410,252	5.3 6.7
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	804,500,744	
Loans to, Deposits in, and Investments in Natural	401,303,071	001,094,492	45.5	710,309,349	0.5	017,001,177	13.7	004,300,744	-1.5
Person Credit Unions ²	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	32,380,935	1.8
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	26,097,256	23,478,330	-10.0	25,595,048	9.0	23,142,532		23,049,799	-0.4
All Other Investments in Corporate Cus	428,834,821	134,436,302	-68.7	49,427,789	-63.2	18,016,872	-63.5	6,055,941	-66.4
All Other Investments ²	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066		83,525,486	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	3,130,742,122	3.1
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	26,278,715	-67.1
LOANS AND LEASES.									
LOANS AND LEASES: Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	2.0	388,327,244	0.3
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6	217,112,524	2.3	235,560,893	3.2 8.5	236,238,467	0.3
Short-Term, Small Amount Loans (STS) (FCUs only)	197,193,732 N/A	212,200,310	7.0	217,112,324	N/A	233,300,693		230,230,407	
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354	11//-3	28,344,309		31,045,933	
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	737,509,804	
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,840,914,629	1.8
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,174,752,241	5.6
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	810,046,247	-1.0
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	12,231	N/A
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,737,597	6.7	314,344,751	-1.7
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,533,191,547	3.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(77,882,769)	-1.7
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	17,533,517	11.5
Repossessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	884,851	-41.3
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105		29,426	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	14,339,693	16,783,477	17.0	21,369,628	27.3	17,312,123		18,447,794	6.6
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923		249,674,229	1.8
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,138,176	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	89,942,825	0.7
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,525	-0.1
Goodwill	482,676	1,739,458	260.4	1,739,458	0.0	1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	759,492	1,961,141	158.2	1,773,973	-9.5	1,863,027	5.0	1,862,885	0.0
Accrued Interest on Loans	22,828,638	21,874,499	-4.2	21,233,562	-2.9	21,606,227	1.8	20,397,921	
Accrued Interest on Investments	9,737,518	8,595,805	-11.7	9,303,411	8.2	8,759,364		8,327,279	
All Other Assets	100,041,441	97,461,182	-2.6	115,358,603		154,283,617		152,381,301	
TOTAL OTHER ASSETS	132,607,597	127,931,486	-3.5	145,895,576	14.0	184,649,208	26.6	181,106,501	-1.9
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,178,042,346	2.9
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0
# Means the number is too large to display in the cell									
OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	R INVESTMENTS PRIO	R TO JUNI	E 2006 FOR SHORT FOR	M FILERS				4. Assets

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
09/11/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit
	Count	of CU in Peer Group :	N/A						—
	D 0000	D = 0040	0/ 01:	D 0044	0/ 01:	D 0040	0/ 01	I 0040	0/ 01:
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Chg	Jun-2013	% Cng
LIABILITIES; SHARES AND EQUITY									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	14/74	14/74		19/73		14/74		14/74	
Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	175,004,006	-29.9
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932	12,392,255		10,214,386	-17.6	13,833,311	35.4	7,180,939	
Accounts Payable & Other Liabilities	71,852,766			112,575,480	43.1	124,929,620	11.0	131,775,043	
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	313,959,988	-19.1
SHARES AND DEPOSITS							1		
Share Drafts	1 404 044 547	4 200 405 500	F 4	4 270 400 455	14 7	4 470 040 400	7.0	4 567 000 404	0.0
	1,164,011,517 2,008.641,521			1,370,189,155	11.7	1,470,819,402	7.3 11.2	1,567,293,491 2,916,150,335	6.6
Regular Shares Money Market Shares	2,008,641,521 1,646,236,947	2,171,932,429 1,869,137,975		2,395,286,330 2,037,552,033	9.0	2,664,584,488 2,255,027,127	10.7	2,916,150,335	
Share Certificates	2,180,898,506				-4.9	1,922,359,031	-4.0	1,891,380,277	-1.6
IRA/KEOGH Accounts	925,107,264		5.8		2.3	1,922,359,031	1.4	1,007,382,306	
All Other Shares ¹	16,665,089			17,469,446	-1.5	24,180,561	38.4	33,969,248	
Non-Member Deposits	2,123,748			1,923,763	21.3	3,040,300	58.0	5,123,904	
TOTAL SHARES AND DEPOSITS	7,943,684,592			8,827,111,059	5.4	9,356,092,965	6.0	9,754,306,360	
TO THE OTHER PARTS DELICOTED	7,010,001,002	0,071,017,017	0.1	0,021,111,000	0.1	0,000,002,000	0.0	0,701,000,000	1.0
EQUITY:									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	699,840,992	2.5
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,468,654	1.6
Appropriation For Non-Conforming Investments									
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	265,265,487	276,196,788	-	200,741,875	-27.3	217,309,394	8.3	220,544,496	
Equity Acquired in Merger	262,045	129,385		129,385	0.0	240,651	86.0	240,650	
Miscellaneous Equity	1,188,480		-	1,188,480	0.0	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6	-8,568,142	-135.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329			0		0		5,419	_
Other Comprehensive Income	-5,516,660			-18,321,074	-108.9	-22,456,995	,, ,	-22,508,657	-0.2
Net Income	-5,510,000	-0,771,002	N/A	10,321,074	N/A	-22,430,993	N/A	5,564,106	
EQUITY TOTAL	957,822,942	994,133,321	3.8	-	6.6	1,113,695,590		1,109,775,998	_
	331,022,342	337,133,321	5.0	1,000,012,100	0.0	1,110,000,000	5.1	1,100,110,990	0.4
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,864,082,358	3.8
				, , ,				, , ,	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,178,042,346	2.9
NCUA INSURED SAVINGS ²							 		
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	374,829,079	4.1
Uninsured Non-Member Deposits	409,233					1,001,168		3,113,264	
Total Uninsured Shares & Deposits	291,413,566				6.1	361,206,289		377,942,343	
Insured Shares & Deposits	7,652,271,026				5.4	8,994,886,676		9,376,364,017	
TOTAL NET WORTH	958,898,700			1,055,928,512	5.7	1,110,714,684		1,139,658,899	
# Means the number is too large to display in the cell	330,090,700	330,030,013	7.1	1,000,020,012	5.7	1,110,714,004	5.2	1,100,000,000	2.0
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, II	RA/KEOGHs. AND NONMEMB	ER SHARES FOR SHOP	T FORM F	FILERS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 t	· · · · · · · · · · · · · · · · · · ·				RWARD SH	IARES INSURED UP T	O \$250.00	0	
³ December 2011 and forward includes "Subordinated Debt Included in I			.,.,.,	.,	1		,50		ShEquity
		I.	1	l .			1	31 = 100	

		Income Statem	ent						
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	Nation * Peer Group:	All * State =	: 'MO' * Type Includ	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	0/ Cha	Dec-2011	0/ Cha	Dec-2012	0/ Cha	Jun-2013	% Chg
* INCOME AND EXPENSE	Dec-2009	Dec-2010	% City	Dec-2011	% City	Dec-2012	% City	Jun-2013	% City
INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	164,781,312	-4.2
Less Interest Refund	(901,477)	(831,834)		(587,424)		(457,500)		(192,969)	
Income from Investments	57,355,758	56,654,908				48,109,492		,	
Income from Trading	2,023,300	1,574,917		406,864		1,078,029		, ,	
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6			392,673,270			
INTEREST EXPENSE:	,,	101,000,111		,,		,,		100,100,210	
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	20,408,679	-23.2
Interest on Deposits	37,218,593	28,271,406				19,531,708		8,045,450	
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213		9,905,604			
TOTAL INTEREST EXPENSE	155,755,048	124,496,922		99,014,369		82,588,406		, ,	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915				58,556,291	15.5		_
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580				251,528,573			_
NON-INTEREST INCOME:	2.0,2,0	2 : 1, 12 : ,000	10.0	200,002,000	0	201,020,010	0.0	101,002,020	1.0
Fee Income	104,210,787	108,767,095	4.4	112,712,712	3.6	120,018,813	6.5	57,318,575	-4.5
Other Operating Income	62,916,105	73,989,886				110,974,087		59,739,316	
Gain (Loss) on Investments	-9,791,527	-445,745		916,613		2,403,868		2,384,397	
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902		-3,180,927		-1,834,344		-570,433	
Gain from Bargain Purchase (Merger)	0	0		0,100,027		1,001,011	N/A	070,100) N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916		-27,923		1,694,904	
NCUSIF Stabilization Income	41,778,993	0				0		1,054,504	
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575			+	231,534,501	19.4	120,566,759	-
NON-INTEREST EXPENSE	107,100,700	100,100,010	0.0	100,001,100	7.0	201,001,001	10.1	120,000,100	
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	107,925,734	4.6
Travel, Conference Expense	2,683,893	2,830,792			+	3,702,074		1,961,614	
Office Occupancy	26,355,318	27,631,675		, ,	+	29,025,588		, ,	
Office Operation Expense	70,595,374	72,855,586		73,949,700		78,163,641	5.7	42,520,986	
Educational and Promotion	15,629,509	15,552,850				16,175,334		7,028,817	
Loan Servicing Expense	22,511,996	24,870,721		, ,		32,085,471	18.4		
Professional, Outside Service	22,703,224	23,119,771	1.8	, ,		28,000,571	11.3	14,372,418	
Member Insurance ¹	1,671,178	N/A	110	N/A		N/A		N/A	-
Member Insurance - NCUSIF Premium ²	N/A	11,314,693		4,481,783		1,715,487		1,208,675	
Member Insurance - Temporary Corporate	1471	11,011,000		1, 101,100	55.1	1,1 10,101	0	1,200,010	10.0
CU Stabilization Fund ³	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,816,308	-58.1	3,701,305	8.6
Member Insurance - Other	N/A	1,264,699		941,509		788,597		414,510	
Operating Fees	1,665,757	1,447,502		1,543,232		1,696,220		,	
Misc Operating Expense	14,293,824	16,062,536				19,009,309		11,130,395	
TOTAL NON-INTEREST EXPENSE	388,500,295	384,366,636	+	398,621,276		423,548,208		223,343,762	
NET INCOME (LOSS) EXCLUDING STABILIZATION		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				-,,			
EXPENSE AND NCUSIF PREMIUMS */4	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,046,661	-11.6	34,015,506	0.0
NET INCOME (LOSS)	24,243,238	40,824,519				59,514,866			
RESERVE TRANSFERS:									
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	253,020	4.4
* All Income/Expense amounts are year-to-date while the related % change ratio		, -,-		, -,		, -		-,	
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Prem	ium Expense.		1	ı	·		1		1
² For December 2010 forward, this account includes only NCUSIF Premium Expe									1
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization		ne NCUSIF Premium Fxn	ense, For S	September 2009 and forw	ard.				1
this account only includes only the Temporary Corporate CU Stabilization Expe				- ,					
⁴ Prior to September 2010, this account was named Net Income (Loss) Before N	CUSIF Stabilization Expe	ense. From December 20	10 forward	I, NCUSIF Stabilization Inc	come, if anv. is	excluded.			6. IncExp

		Delinguent Loan In	formation	1					т —
Return to cover		For Charter :		•					
09/11/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A	011			Nation * Peer Grou	p: All * S	tate = 'MO' * Type Ir	cluded:	Federally Insured S	tate
	Count of C	CU in Peer Group :	N/A						-
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Cha	Jun-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	DCC 2003	DCC 2010	70 Ong	DC0 2011	70 Ong	DC0 2012	70 Ong	0dii 2010	70 Ong
1 to < 2 Mo (30-59 days) Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	125,508,472	4.1	104,491,365	-16.7
2 to < 6 Mo (60-179 days) Delinquent	65,391,016	59,948,270	-8.3	57,947,476	-3.3	53,872,870	-7.0	55,751,811	
6 < 12 Mo (180-365 days) Delinquent	15,799,858	14,503,400	-8.2	14,698,935	1.3		-16.9	14,588,369	
12 Mo & Over (>=360 days) Delinquent	3,976,475	4,932,305	24.0	4,971,307	0.8	6,720,705	35.2	6,037,058	
Total Del Loans - All Types >= 2 Mo (> = 60 Days)	85,167,349	79,383,975	-6.8	77,617,718	-2.2	72,802,960	-6.2	76,377,238	
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Mo (30-59 days) Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4	5,283,771	0.4	4,155,563	
2 to < 6 Mo (60-179 days) Delinquent	6,864,335	4,899,755	-28.6	4,216,711	-13.9	3,426,390	-18.7	2,824,600	
6 < 12 Mo (180-365 days) Delinquent	674,756	665,101	-1.4	229,878	-65.4	215,119	-6.4	250,103	
12 Mo & Over (>=360 days) Delinquent	39,845	46,197	15.9	19,036	-58.8	8,753	-54.0	12,662	
Total Del Credit Card Lns >= 2 Mo(> = 60 Days)	7,578,936	5,611,053	-26.0	4,465,625	-20.4	3,650,262	-18.3	3,087,365	
Credit Cards DQ >= 2 Mo (>=60 Days) / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.80	-15.6
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	24 500 0 10	24.044.7==	4.0	24 000 505		20.405.015	10 -	40,000,010	00 -
1 to < 2 Mo (30-59 days) Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	18,629,342	
2 to < 6 Mo (60-179 days) Delinquent	16,472,513	19,522,857 4,004,209	18.5 13.4	17,515,638 6,389,885	-10.3 59.6	10,205,374	-41.7 -36.4	11,222,706	
6 < 12 Mo (180-365 days) Delinquent 12 Mo & Over (>=360 days) Delinquent	3,530,461 1,019,536	2,192,305	115.0	1,838,956	-16.1	4,064,337 2,969,612		3,881,217 2,750,276	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo(> = 60	1,019,550	2,192,303	113.0	1,030,930	-10.1	2,909,012	01.5	2,730,270	-7.4
Days)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	17,854,199	3.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 2 Mo(>= 60	21,022,010	20,7 10,07 1	EE.O	20,7 11,170	0	11,200,020	00.0	17,001,100	- 0.0
Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	1.14	-3.7
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Mo (30-59 days) Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	3,450,660	-57.9
2 to < 6 Mo (60-179 days) Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9	11,499,175	134.0
6 < 12 Mo (180-365 days) Delinquent	1,532,463	2,141,972	39.8	524,645	-75.5	590,830	12.6	916,556	55.1
12 Mo & Over (>=360 days) Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	112,203	
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (> = 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	12,527,934	122.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)									
Delinquent >= 2 Mo (> =60 Days) / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.94	4.8	2.06	120
Other Real Estate Fixed Rate/Hybrid/Balloon	1.14	1.20	12.4	0.09	-30.4	0.94	4.0	2.00	120.4
1 to < 2 Mo (30-59 days) Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	3,643,393	-13.5
2 to < 6 Mo (60-179 days) Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	1,066,757	
6 < 12 Mo (180-365 days) Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459		209,166	
12 Mo & Over (>=360 days) Delinquent	767,874	536,868	-30.1	223,640	-58.3	637,225	184.9	244,755	
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (> = 60 Days)	4,270,551	4,553,909	6.6	4,718,089	3.6		-43.4	1,520,678	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>=60	, -,	,,,,,,,		, .,		,,-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Davs) / Total Other RE Fixed/Hvbrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	0.58	-41.2
Other Real Estate Adjustable Rate									<u> </u>
1 to < 2 Mo (30-59 days) Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,654,002	6.3	4,916,902	
2 to < 6 Mo (60-179 days) Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9	2,007,919	
6 < 12 Mo (180-365 days) Delinquent	679,087	644,307	-5.1	329,844	-48.8	442,093	34.0	720,762	
12 Mo & Over (>=360 days) Delinquent	369,653	215,496	-41.7	190,204	-11.7	139,883	-26.5	65,133	
Total Del Other RE Adj Rate Lns >= 2 Mo(>= 2 Mo(> = 60 Days)) %Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days) /	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,793,814	2.2
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days) /	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.51	2.1
Leases Receivable									
1 to < 2 Mo (30-59 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Mo (60-179 days) Delinquent	0	0		0		0		0	
6 < 12 Mo (180-365 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Mo & Over (>=360 days) Delinquent	0	0		0		0		0	
Total Del Leases Receivable >= 2 Mo (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 2 Mo(>= 60 Days) / Total Leases	2.22		N1/4		N1/2		N1/2		
Receivable Non-Federally Guaranteed Student Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
-	N/A	N/A		222 022		244 000	E0.0	541,362	57.3
1 to < 2 Mo (30-59 days) Delinquent 2 to < 6 Mo (60-179 days) Delinquent	N/A N/A	N/A N/A		223,698 1,700,570		344,262 1,171,021	53.9 -31.1	1,109,638	
2 to < 6 Mo (60-179 days) Delinquent 6 < 12 Mo (180-365 days) Delinquent	N/A N/A	N/A N/A		11,700,570	-	1,171,021		1,109,638	
12 Mo & Over (>=360 days) Delinquent	N/A N/A	N/A		3,897		16,572	325.3	18,348	
Total Del Non-Federally Guaranteed Student Loans >= 2 Mo(> = 60 Days)	N/A	N/A		1,716,171		1,191,942	-30.5	1,167,910	
%Non-Federally Guaranteed Student Loans Delinguent >= 2 Mo (>= 60 Days)	IN/A	IN/A		1,710,171		1,131,342	30.0	1,107,910	-2.0
/ Total Non-Federally Guaranteed Student Loans	N/A	N/A		6.75		4.21	-37.7	3.76	-10.5
# Means the number is too large to display in the cell									
The NCUA Board approved a regulatory/policy change in May 2012 revising the deling									

Loa	n Losses, Bankrupto	y Information, and Tr	oubled I	Debt Restructured L	oans				
Return to cover	•	For Charter : I	N/A						
09/11/2013		Count of CU:							
CU Name: N/A		Asset Range : I					L		• "
Peer Group: N/A	Count	f CU in Peer Group :		Nation * Peer Group	: All * Sta	ite = 'MO' ^ Type Incl	uded: Fe	derally Insured State	Credit
	Count o	r CO in Peer Group : I	N/A						+
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Cha	Jun-2013	% Chg
	DC0 2003	DC0 2010	70 Ong	DC0 2011	70 Ong	DC0 2012	70 Ong	0dii 2010	70 Ong
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,614,130	-1.7	63,676,165	-11.1	59,331,551	-6.8	32,771,049	10.5
* Total Loans Recovered	7,633,683	8,560,965	12.1	9,279,082	8.4	10,840,822		5,410,808	
* NET CHARGE OFFS (\$\$)	65,236,276		-3.3			48,490,729			
**%Net Charge-Offs / Average Loans	1.08	1.04	-4.0			0.78			
Total Del Loans & *Net Charge-Offs 1	150,403,625	142,437,140	-5.3	132,014,801	-7.3	121,293,689	-8.1	103,737,479	-14.5
Combined Delinquency and Net Charge Off Ratio 1	2.49	2.35	-5.3	2.16	-8.3	1.93	-10.8	2.02	4.8
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0		-21.2	11,196,740	-16.4	5,536,368	
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	1,060,546	
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	4,475,822	-2.6
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9		-25.5	2.41		2.31	
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910			
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478		5,032	
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	362,681	-55.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									50.7
Federally Guaranteed Student Loans	N/A	N/A	400 -	N/A		6.06		2.44	
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9		31.8	6,429,868			
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	34,082	59,676	75.1	407,442	582.8	667,922	63.9	449,728	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	1,760,204	-38.9
/ Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.17	-41.1
* Total Other RE Loans/LOCs Charged Off	7,658,514	7.712.075	0.7	8,140,692	5.6	6,547,761	-19.6		
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9						
* NET OTHER RE LOANS/LOCs C/Os	7,386,155		-1.4			5,886,229			
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8		11.1	0.70		0.56	
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8		15.1	12,977,629	-6.9	4,750,695	
* Total Real Estate Lns Recovered	306,441	486,943	58.9		65.3	1,329,454		710,441	
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8		13.0	11,648,175		4,040,254	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5		11.7	0.41		0.28	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,066,781	0.4
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		97,061	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		969,720	-8.6
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		3.29	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0		-18.0	2,996		1,461	
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9		-14.9	1,968		939	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0		-33.3	1	-50.0		0.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5		-16.8	4,965			
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0		-20.6	49,902,180		24,586,111	
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7		-3.2	14,408,030		5,846,865	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	14.6	27.86	8.9	24.28	-12.8	17.84	-26.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605		10,933,618	
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	86	-33.8
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	N1/A	NI/A		N1/A		F4 000 00F		04 444 540	50.7
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		21,414,513	
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		36,983,726	
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,398,239	
TDR RE Loans Also Reported as Business Loans	N/A			N/A	-	2,267,891		2,349,947	
TDR Consumer Loans (Not Secured by RE) TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		17,165,106		7,576,257	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		3,914,169		3,932,940	
Total TDR First RE, Other RE, Consumer, and Business Loans Total TDR Loans to Total Loans	N/A	N/A		N/A N/A		80,690,798		69,907,436	
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	N/A	N/A				1.27		1.07	
TDR portion of Allowance for Loan and Lease Losses	N/A N/A	N/A N/A		N/A N/A		7.26		6.13	
	N/A	N/A		N/A		9,564,832	1	4,117,354	-57.0
# Means the number is too large to display in the cell							-		-
*Amounts are year-to-date while the related %change ratios are annualized.							-		
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann The NCUA Board approved a regulatory/policy change in May 2012 revising the deling							<u> </u>	I	
			ctructuros	A (TIDD) loons		l .			

	In	direct and Participati	on Lendi	ng					
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation & Book Graves	A II + C4-4-	MOI * Toma la alcol	ad. Fada	-alles les acces el Céata Ca	
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All "State	e = 'MO' " I ype includ	ea: reaei	rally insured State Cr	eait
	Count	or co in Feer Group .	INA						+
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Cha	Dec-2012	% Cha	Jun-2013	% Ch
INDIRECT LOANS OUTSTANDING			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,		7,0 0,11,
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	722,767,654	8.:
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	398,858,565	-1.
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,121,626,219	9 4.
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.17	1.
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Mo (30-59 days) Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	39,385,668	-8.
2 to < 6 Mo (60-179 days) Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	9,690,821	-25.
6 < 12 Mo (180-365 days) Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	1,641,084	-21.
12 Mo & Over ((>= 360 days) Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	443,267	30.
Total Del Indirect Lns >= 2 Mo (>= 60 Days)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	11,775,172	-23.
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect									
Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.05	-26.
LOAN LOSSES - INDIRECT LENDING * Indirect Leans Charged Off	44.405.504	45.070.040	0.0	40.000.400	11.0	44.050.400	40.4	7 440 705	- 05
* Indirect Loans Charged Off * Indirect Loans Recovered	14,105,564				-11.0	11,853,426	-13.4	7,413,785	
* NET INDIRECT LOAN C/Os	1,706,776		-1.5	1,622,895	-3.5	2,075,704	27.9	945,211	_
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	12,398,788 1.10	13,691,950 1.24	10.4 12.8	12,059,298 1.16	-11.9 -6.5	9,777,722 0.92	-18.9 -20.2	6,468,574 1.18	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.10	1.24	12.8	1.16	-0.5	0.92	-20.2	1.18	21.
+ CU Portion of Part. Lns Interests Retained):									
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,139,854	46.
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,213,783	
Real Estate	22,411,030	18,459,571	-17.6		-17.8	10,365,114	-31.7	13,673,906	_
Member Business Loans (excluding C&D)	6,858,706		112.4	10,624,395	-27.1	12,711,335	19.6	11,706,159	
Non-Member Business Loans (excluding C&D)	5,510,129		276.8	34,339,440	65.4	40,624,453	18.3	30,599,941	
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	0) N/.
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	89,419,273	3 0.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	167,752,916	-2.
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.57	' -5.
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	35,611,786	20.
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	1.96	19.
PARTICIPATION LOANS SOLD:									-
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	28,903,365	14.
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	13,839,006	
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0		-21.3	5,446,610	-30.3	7,862,489	
** %Participation Loans Sold YTD / Total Assets	0.08				-25.6	0.05	-33.8	0.14	
WHOLE LOANS PURCHASED AND SOLD:									1
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	252,000	-29.
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	0) N/.
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.01	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0) N/
DELINQUENCY - PARTICIPATION LENDING 1			1						
1 to < 2 Mo (30-59 days) Delinquent	1,221,925	1,066,682	-12.7	1,093,604		816,588	-25.3	762,492	
2 to < 6 Mo (60-179 days) Delinquent	493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	1,416,971	
6 < 12 Mo (180-365 days) Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	74,274	_
12 Mo & Over (>= 360 days) Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	31,618	_
Total Del Participation Lns >=2 Mo (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,522,863	5
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	0.91	8.
LOAN LOSSES - PARTICIPATION LENDING	3.54	5.40	11.3	1.43	210.0	3.04	10.0	0.01	+ 3 .
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	538,518	-49.
* Participation Loans Recovered	273,348				-8.6	175,823	-33.8	54,445	
* NET PARTICIPATION LOAN C/Os	1,222,330				4.2	1,960,871	25.5	484,073	_
**%Net Charge Offs - Participation Loans	.,,	1,000,022		1,002,040		1,000,071		.0.,010	1
/ Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	0.57	-49
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
		[1	1				
# Means the number is too large to display in the cell									

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :							
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
			2/ 21	D 0044	0/ 01	D 0010	0/ 01		2/ 21
DEAL FOTATE LOANS OUTSTANDING	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Ch
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages	0.45.050.000	000 500 450		200 500 040		740 447 007	40.0	774 400 400	
Fixed Rate > 15 years	915,352,026			839,583,046	-5.7	748,147,867	-10.9	, ,	
Fixed Rate 15 years or less	354,062,465				10.1	630,372,293	33.7	705,502,914	
Other Fixed Rate	8,633,472	-, -,		18,919,156	20.3	21,826,822		19,239,937	_
Total Fixed Rate First Mortgages	1,278,047,963		4.4		-0.3	1,400,346,982	5.3		
Balloon/Hybrid > 5 years	37,772,245			45,107,832	18.1	57,050,209 460.615.967			
Balloon/Hybrid 5 years or less	437,306,584				1.4	,,	-7.7	, ,	_
Total Balloon/Hybrid First Mortgages	475,078,829				2.6	517,666,176			
Adjustable Rate First Mtgs 1 year or less	47,390,609	,,			3.8	56,837,001	-10.1	56,045,054	
Adjustable Rate First Mtgs >1 year	77,690,386				2.7	84,432,645			
Total Adjustable First Mortgages	125,080,995				3.1	141,269,646		, ,	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,174,752,241	5.0
Other Real Estate Loans Closed End Fixed Rate	270 042 700	200.040.405	-19.1	204 002 000	-8.3	240 040 000	40.5	240 505 075	-2.:
	379,013,798			281,093,806		246,049,339		, ,	
Closed End Adjustable Rate Open End Adjustable Rate (HELOC)	9,889,243				-50.6	4,762,934		, ,	
Open End Rixed Rate	509,653,731				0.6	544,563,034 22,955,957		, ,	
TOTAL OTHER REAL ESTATE OUTSTANDING	32,984,778 931.541.550			27,497,285 853,083,570	-4.1 -3.3	818.331.264	-16.5		
TOTAL OTHER REAL ESTATE OUTSTANDING TOTAL RE (FIRST AND OTHER) OUTSTANDING	,- ,	,,		,,-	-3.3 -0.5	, , -		810,046,247 2,984,798,488	-1.0
RE LOAN SUMMARY (FIX, ADJ):	2,809,749,337	2,009,151,022	2.0	2,873,794,373	-0.5	2,877,614,068	0.1	2,964,796,466	3.1
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0	1,566,904,118	7.5
Other RE Fixed Rate	411,998,576				-8.0	269,005,296			
Total Fixed Rate RE Outstanding	1,727,818,784				-1.4	1,726,402,487	2.5	, ,	
%(Total Fixed Rate RE/Total Assets)	18.16				-6.8	15.90	-2.6		
%(Total Fixed Rate RE/Total Loans)	28.43				-0.8	27.24			
/8(Total Fixed Nate NE/Total Edalis)	20.43	20.20	-0.6	21.45	-2.0	21.24	-0.6	21.91	2.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	601,885,613	-6.8	607,848,123	1.0
Other RE Adj Rate	519,542,974				-0.4	549,325,968	0.9		
Total Adj Rate RE Outstanding	1,081,930,553				0.8	1,151,211,581	-3.3	, ,	_
Total Adjitate NE Outstanding	1,001,000,000	1,101,021,002	5.2	1,130,130,211	0.0	1,101,211,001	-5.5	1,101,021,040	0.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	15,763,036	-14.
Outstanding Interest Only & Payment Option Other RE	00,000,000	20,101,410	10.0	20,021,420		10,001,001	20.0	10,7 00,000	17.
/ LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	10,218,324	0.7
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	25,981,360	-8.8
%(Interest Only & Payment Option First & Other RE Loans / Total	0.50	0.40	40.5	2.25	00.0		05.0		
Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.23	-11.5
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.28	-11.3
Outstanding Residential Construction (Excluding Business	0.10	7.77	10.0	0.40	22.0	2.07	20.0	2.20	111.
Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	1,206,111	-45.3
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	17,537,439	17.
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5	866,754,093	77.0	426,483,446	-1.0
* Fixed Rate 15 years or less	327,038,385	383,503,700	17.3	373,173,853	-2.7	628,749,417	68.5	263,109,120	-16.
* Other Fixed Rate	6,568,486			5,077,459	-28.1	4,480,483	-11.8	3,341,864	49.
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156	-4.3	868,015,023	-13.8	1,499,983,993	72.8	692,934,430	-7.
* Balloon/Hybrid > 5 years	11,631,771		-41.9		93.5	16,665,906	27.4	9,384,998	12.
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088	-13.4		18.3		-9.1	37,906,715	-21.
* Total Balloon/Hybrid First Mortgages	115,577,509				23.6				
* Adjustable Rate First Mtgs 1 year or less	10,186,921				-23.6	12,538,487			
* Adjustable Rate First Mtgs >1 year	8,723,898				-61.1	13,955,389			_
* Total Adjustable First Mortgages	18,910,819	46,316,834	144.9	26,307,239	-43.2	26,493,876	0.7	12,730,774	-3.
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,639,886,053	61.7	752,956,917	-8.
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell								10. R	RELoans

		Real Estate Loan Info	rmation 2	2					
eturn to cover		For Charter :							
9/11/2013		Count of CU :	118						
U Name: N/A		Asset Range :							
eer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cred	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
OTHER REAL ESTATE (Granted)									
Closed End Fixed Rate	86,869,905	50,219,204			-15.3	48,383,491	13.7	26,394,738	9.1
Closed End Adjustable Rate	2,050,853	1,909,946			74.5	1,032,272	-69.0	174,000	-66.3
Open End Adjustable Rate (HELOC)	130,551,404	134,066,286			-17.7	130,288,936	18.1	71,386,223	9.6
Open End Fixed Rate and Other	4,985,901	3,644,285			-3.4	2,522,246	-28.3	1,243,347	-1.4
OTAL OTHER REAL ESTATE GRANTED	224,458,063	189,839,721	-15.4		-15.9	182,226,945	14.1	99,198,308	8.9
OTAL RE (FIRST AND OTHER) GRANTED	1,411,592,902	1,339,755,523	-5.1	1,173,540,849	-12.4	1,822,112,998	55.3	852,155,225	-6.5
Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.72	33.4	40.16	-8.
LOANS SOLD/SERVICED									
irst Mortgage R.E. Loans Sold	775,263,968	750,482,209			-12.6	1,176,314,094	79.4	526,547,370	-10.
First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26			-0.9	71.73	10.9	69.93	-2.
IT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	16,308,153	5.0
tstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924			19.3	2,335,297,352	25.9	2,581,363,974	10.
Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.43	2.4
SC. RE LOAN INFORMATION		-							
erm (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,098,805,992	0.5
E. Lns also Mem. Bus. Lns	153,542,678	210,265,558			21.2	261,869,321	2.7	262,651,796	0.3
VERSE MORTGAGES	,. ,	-,,		. , ,	_	. ,,		. ,,	
derally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
prietary Reverse Mortgage Products	0	0				0		0	N/A
al Reverse Mortgages	0	0				0		0	N/A
LOAN TDRS OUTSTANDING	U	0	111/74	0	IN/A	0	IN/A	0	11//
R First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		21,414,513	-58.
	N/A	N/A		N/A				36,983,726	380.0
R Other RE Loans						7,705,228			
tal TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,398,239	-2.0
R RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,349,947	3.6
AL ESTATE LOAN DELINQUENCY 1									
E. LOANS DELINQUENT >=2 Mo (>=60 Days) 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3		0.1	17,239,323	-33.0	17,854,199	3.6
irst Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440			-29.2	5,629,243	-2.3	12,527,934	122.6
other R.E. Fixed Rate	4,270,551	4,553,909			3.6	2,670,840	-43.4	1,520,678	-43.
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,793,814	2.2
ΓAL DEL R.E. DELINQUENT >= 2 Mo (>= 60 Days)	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	34,696,625	22.
LINQUENT 1 TO < 2 MO (30 to 59 Days)									
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	22,080,002	-39.2
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	8,866,378	-7.3	8,560,295	-3.5
TAL DEL RE 1 to < 2 Mo (30 to 59 Days)	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,174,334	-14.2	30,640,297	-32.2
TAL DEL R.E. LOANS >= 1 Mo (>= 30 Days)	88,671,903	93,145,441	5.0	91,808,265	-1.4	73,448,370	-20.0	65,336,922	-11.0
LOAN DELINQUENCY RATIOS									
R.E. LOANS DQ 1 to < 2 Mo (>= 30 Days)	3.16	3.22	2.2	3.19	-0.9	2.55	-20.1	2.19	-14.2
I.E. LOANS DQ >= 2 Mo (>= 60 Days)	1.25	1.44			-5.4	0.98	-27.9	1.16	18.3
REAL ESTATE LOANS DELINQUENT >= 2 Mo (>= 60 Days)	20	1.44		1.00	0.4	3.50		0	
R First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,100,664	-	3,557,837	-13.2
t Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		713,603		505,861	-29.
al TDR First and Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A N/A	-	N/A	-	4,814,267		4,063,698	-15.0
fotal TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) /	N/A	N/A		N/A		4,014,207		4,003,098	-10.
otal TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) /	N/A	N/A		N/A		8.08		6.96	-13.
RE Loans Also Reported as Business Loans Delinquent >= 2 Mo								0.00	
60 Days)	N/A	N/A		N/A		1,284,800		0	-100.
ΓDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo							1		
60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		56.65		0.00	-100.0
AL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	N/A	IN/A		N/A		50.05		0.00	-100.
otal 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	2,209,932	-31.3
tal 1st Mortgage Lns Charged On	34,082	59,676				667,922	63.9	449,728	34.
ET 1st MORTGAGE LN C/Os	1,854,023	4,337,049			24.3	5,761,946	6.9	1,760,204	-38.9
et Charge Offs - 1st Mortgage Loans	1,004,023	4,337,049	133.9	5,369,439	24.3	5,761,946	6.9	1,700,204	-36.
/ Avg 1st Mortgage Loans	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.17	-41.
otal Other RE Lns Charged Off							-19.6		-22.
	7,658,514	7,712,075			5.6	6,547,761		2,540,763	
otal Other RE Lns Recovered	272,359	427,267	56.9		-7.0	661,532	66.5	260,713	-21.
IET OTHER RE LN C/Os	7,386,155	7,284,808			6.3	5,886,229	-24.0	2,280,050	-22.
let Charge Offs Other RE Loans / Avg Other RE Loans	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.56	-20.
mounts are year-to-date and the related % change ratios are annualized.									
nnualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
Annua tha according to the classes to displace to the call	l .			[l		1		
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising									

	Mem	ber Business Loa	n Informa	ation			1	ı	
Return to cover		For Charter :	N/A						
09/11/2013 CU Name: N/A		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :		Nation * Peer Gro	ın: All * S	State = 'MO' * Tyne	ncluder	 I: Federally Insure	d State
100101000	Count of C	U in Peer Group :				into - into Type	, morauoc	li i dudi uniy inidur d	u otato
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
BUSINESS LOANS	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	275,706,902	-0.9
Member Business Loans (NMBLB) ¹ Purchased Business Loans or Participations to	104,321,337	221,342,330	34.7	200,423,072	17.7	270,314,174	0.5	273,700,902	-0.5
Nonmembers (NMBLB) 1	20,108,453	37,251,220	85.3	43,193,519	16.0	42,670,600	-1.2	35,223,071	-17.5
Total Business Loans (NMBLB) 1	184,430,410	258,593,750	40.2	303,619,391	17.4	320,984,774	5.7	310,929,973	-3.1
Unfunded Commitments 1	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	7,947,310	-6.6
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS 1	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	302.982.663	-3.0
%(Total Business Loans (NMBLB) Less Unfunded	177,000,001	240,510,555	33.3	293,130,043	17.0	312,479,310	0.0	302,902,003	-5.0
Commitments/ Total Assets) 1	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.71	-5.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,719	3.1
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	107	159	48.6	190	19.5	187	-1.6	183	-2.1
Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,854	0.3	1,902	2.6
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		6,376,187		4,851,618		5,850,310	
Farmland Non-Farm Residential Property	N/A	N/A		1,556,176	-	1,515,323	-2.6	1,673,368	
Non-Farm Residential Property Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		88,212,382 85,314,865		101,757,601 83,383,184	15.4 -2.3	102,056,568 79,557,643	0.3 -4.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,328,481	-0.5	78,288,289	
Total Real Estate Secured Business Loans	N/A	N/A		260,196,118		269,836,207	3.7	267,426,178	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS)									
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	N/A N/A		224,486 40,262,239		218,157 49,386,999	-2.8 22.7	221,255 40,959,652	1.4 -17.1
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	864,818	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,458,070	
Total Non-Real Estate Secured Business Loans	N/A	N/A		43,423,273		51,148,567	17.8	43,503,795	-14.9
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		15		14		17	21.4
Number - Farmland	N/A	N/A		5		6		8	
Number - Non-Farm Residential Property Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		784 197		835 205		871 216	4.3 5.4
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216		233	
Total Number of Real Estate Secured Business Loans	N/A	N/A		1,236		1,276		1,345	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6		8	
Number - Commercial and Industrial Loans	N/A	N/A		317		315		284	-9.8
Number - Unsecured Business Loans Number - Unsecured Revolving Lines of	N/A	N/A		20		21	5.0	23	9.5
Credit (Business Purpose)	N/A	N/A		264		236	-10.6	242	2.5
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578		557	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123		38,114,726	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	6,913,269	-6.1
DELINQUENCY - MEMBER BUSINESS LOANS ² 1 to <2 Mo (30-59 days) Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8	3,874,343	-49.5
2 to <6 Mo (60-179 days) Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746		10,392,440	
6 < 12 Mo (180-365 days) Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255		4,442,250	
12 Mo & Over (>=360 days) Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830		1,786,259	-3.3
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	16,620,949	47.4
MBL DELINQUENCY RATIOS	_					_		_	
% MBL >= 1 Month Delinquent (All delinquency > = 30 days) % MBL >= 2 Mo (>= 60) Days Delinquent (Reportable delinquency)	3.67 1.92	3.30 2.18	-10.1 13.1	5.01 3.84	51.9 76.3	6.06 3.61	21.0 -5.9	6.76 5.49	11.6 52.1
MBL CHARGE-OFFS AND RECOVERIES:	1.92	2.18	13.1	3.84	70.3	3.01	-5.9	5.49	32.1
*Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	6,625,512	416.6
*Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061		213,242	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)				-					
% MBLs Agricultural Related >= 2 Mo(>= 60 Days) Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0	
MISCELLANEOUS MBL INFORMATION:	IN/A	IN/A		IN/A		IN/A		0	
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	262,651,796	0.3
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6151753	5.9	4,631,002	-24.7	4,850,310	4.7
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	16	
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884		1,851,480	144.0	1,099,541		1,095,746	
Number of Unsecured Business Loans - 723.7(c)-(d)	233 215,819	224 120,508	-3.9 -44.2	1,780,662	-68.3 1,377.6	1 722 490		35 1,894,623	
Agricultural Related (NMBLB) ¹ Number of Outstanding Agricultural Related Loans	215,819	120,508	-44.2	1,780,662	220.0	1,733,480 12		1,894,623	
* Business Loans and Participations Sold	6,393,321	3,236,775		5,197,400	60.6	3,269,986		1,224,204	
SBA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285		8,924,339	
Number of SBA Loans Outstanding	34	41	20.6	63	53.7	53		42	
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo	rting requirements for	troubled debt restruc	tured (TDR) loans.					40 100
This policy change may result in a decline in delinquent loans reported as of June 2012.									12. MBLs

For Charter: IAN		Inves	tments, Cash, & Cas	h Fauiva	lents					
March Marc	Return to cover									
COUNTING										
Peer Group: NA										
Dec-2019 NCESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS Cast Cast					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	rally Insured State Cr	edit
Dec-2019 NCESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS Cast Cast	·	Count	of CU in Peer Group :	N/A					,	
NVESTMENTS ACS 320 CLASS OF INVESTMENTS										
Act S 22 CLASS OF INVESTMENTS Held to Maturity < 1 yr 9 39,757,392 12,599,193 68,3 11,484,519 8.8 30,397,615 164,7 29,96,887 -1 Held to Maturity 1-3 yrs 34,572,481 28,388,799,741 161,1 34,259,619 50,2 23,2410,488 50,397,615 54,47 29,96,887 -1 Held to Maturity 3-5 yrs 131,324,782 82,030,696 375, 68,020,619 17.1 87,776,209 28,2 09,691,850 4 Held to Maturity 3-10 yrs NA		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
Held to Maturity 1-1 yr 9	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Held in Maturity 1-3 yrs	ACS 320 CLASS OF INVESTMENTS									
Helid to Maturity 3-5 yrs 1313/24-782 1313	Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	29,995,887	-1.3
Helid to Maturity 3-5 yrs	Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	32,410,468	-5.4
Hello Maturity 5-10 yrs		131.324.782		-37.5		-17.1		28.2	90.691.850	4.0
Held to Maturity >-10 yrs		, ,							, ,	53.7
Helid to Maturity > 10 yrs	, ,	, ,			, ,				, ,	
Available for Sale < 1 yr				75.0	· ·	-95.3		1 362 6	·	23.8
Available for Sale 1-3 yre 305,200,288 522,719,166 71,3 681,310,002 30,3 741,393,519 8.8 546,144,912 226 Available for Sale 3-5 yrs 474,468,220 604,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 604,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 804,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 704,415,415 704,	, ,	, ,			,					6.7
Available for Sale 1-3 yre 305,200,288 522,719,166 71,3 681,310,002 30,3 741,393,519 8.8 546,144,912 226 Available for Sale 3-5 yrs 474,468,220 604,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 604,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 804,555,282 27.4 729,379,588 20,6 615,415,656 -15,6 904,841,315 474,468,220 704,415,415 704,	Available for Sale < 1 vr	115 176 671	230 600 021	100.2	296 660 707	20.6	330 214 080	11.2	303 911 960	9.0
Available for Sale 3-5 yrs	, , , , , , , , , , , , , , , , , , ,				, ,					
Available for Sale 9-10 yrs	,				, ,					
Available for Sale 3-10 yrs	,	, ,			-,,				, ,	_
Available for Sale > 10 yrs	,			90.6	, ,	-5.4		41.1		14.0
TOTAL AVAILABLE FOR SALE 975,820,283 1,511,528,636 54.9 1,867,174,678 23.5 1,877,993,381 0.6 1,977,128,196 5 Trading < 1 year 0 0 0 N/A 0 N	•	•			·				·	
Trading < 1 year					, ,					47.6
Trading 1-3 years 0 0 0 N/A 0	TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,977,128,196	5.3
Trading 3-5 years 0 0 0 N/A 0	Trading < 1 year		0		0	-	0		-	N/A
Trading 5-10 years 16,134,503 17,273,001 7.1 17,480,229 1.2 18,636,459 6.6 19,690,769 5.5 Trading 3-10 years N/A	Trading 1-3 years		0	N/A	0	-	0	N/A	0	N/A
Trading 3-10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading > 10 years	Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,690,769	5.7
TOTAL TRADING 16,134,503 17,273,001 7.1 17,480,229 1.2 18,636,459 6.6 19,690,769 5 Other Investments < 1 yr 1,228,954,217 1,045,081,832 -15.0 1,046,469,486 0.1 1,199,387,988 14.6 1,235,760,851 391,588,507 -0 Other Investments 3-5 yrs 393,987,884 391,244,532 -0.7 395,849,573 1.2 394,765,501 -0.3 391,588,507 -0 Other Investments 5-10 yrs 23,301,198 25,309,7216 53,125,329 1.4 82,101,881 54.5 135,338,229 64.8 154,177,162 13 30 Other Investments 5-10 yrs 23,911,188 24,217,389 184.5 25,217,389 184.6 1,565,729 -29.4 1,567,987 1 TOTAL Other Investments 1,699,183,161 1,516,902,230 -10.7 1,555,983,405 2.6 1,766,833,168 15.2 1,569,668,698 0 Total Investments -1 yr Total Investments -3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 5-10 yrs 120,428,352 184,674,550 53,3 182,428,588 37.8 17,927,845 -0.8 2,910,493,111 3,179,519,962 9.2 3,608,929,703 13.5 13.6 13.6 13.6 14.6 1,969,769 5 6.6 19,690,769 5 6.6 19,690,769 5 6.6 19,690,769 5 6.6 19,690,769 5 6.6 19,690,769 6 1,199,387,988 14.6 1,199,387,988 15.2 1,569,686,898 0 1,144,989,389,390,388 15.2 1,569,686,898 0 1,144,989,389,379 1,144,989,389,379 1,144,989,389,389 1,144,989,389,389 1,144,989,389,389 1,144,989,389,389	Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr	Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 393,987,884 391,244,532 -0.7 395,849,573 1.2 394,765,501 -0.3 391,588,507 -0 Other Investments 3-5 yrs 52,397,216 53,125,329 1.4 82,101,881 54.5 135,338,229 64.8 154,177,162 13 Other Investments 5-10 yrs 23,301,198 26,906,574 11.2 29,345,076 13.3 35,775,721 21.9 39,173,948 9 Other Investments 3-10 yrs N/A N/A N/A N/A Other Investments 5 + 10 yrs 542,646 1,543,963 184.5 2,217,389 43.6 1,565,729 -29.4 1,587,987 1 TOTAL Other Investments 5 10 yrs 1,699,183,161 1,516,902,230 -10.7 1,555,983,405 2.6 1,766,833,168 13.6 1,822,288,455 3 NATURITIES: MATURITIES:	TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,690,769	5.7
Other Investments 3-5 yrs 52,397,216 53,125,329 1.4 82,101,881 54.5 135,338,229 64.8 154,177,162 13 Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 39,173,948 9 Other Investments 3-10 yrs N/A 1,569,981,981,98	Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,387,988	14.6	1,235,760,851	3.0
Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 39,173,948 9 Other Investments 3-10 yrs N/A	Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	391,588,507	-0.8
Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 39,173,948 9 Other Investments 3-10 yrs N/A 1,565,989 43.6 1,566,686,729 -29.4 1,587,997 1 1 1,555,983,405 2.6 1,766,833,168 13.6 1,822,288,455 3 3 1 1,659,6	Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	154,177,162	13.9
Other Investments > 10 yrs 542,646 1,543,963 184.5 2,217,389 43.6 1,565,729 -29.4 1,587,987 1 TOTAL Other Investments 1,699,183,161 1,516,902,230 -10.7 1,555,983,405 2.6 1,766,833,168 13.6 1,822,288,455 3 MATURITIES: Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,559,999,683 15.2 1,569,668,698 0 Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments > 10 yrs N/A N/A N/A N/A N/A N/A Total Investments > 10 yr		23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	39,173,948	9.5
Other Investments > 10 yrs 542,646 1,543,963 184.5 2,217,389 43.6 1,565,729 -29.4 1,587,987 1 TOTAL Other Investments 1,699,183,161 1,516,902,230 -10.7 1,555,983,405 2.6 1,766,833,168 13.6 1,822,288,455 3 MATURITIES: Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,559,999,683 15.2 1,569,668,698 0 Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments > 10 yrs N/A N/A N/A N/A N/A N/A Total Investments > 10 yr	Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	-
TOTAL Other Investments	·	542.646	1.543.963	184.5	2.217.389	43.6	1.565.729	-29.4	1.587.987	1.4
Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,559,999,683 15.2 1,569,668,698 0 Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 25,031,950 39 Total # Means the number is too large to display in the cell	,	,				2.6			, ,	3.1
Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,559,999,683 15.2 1,569,668,698 0 Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 25,031,950 39 Total # Means the number is too large to display in the cell	MATURITIES:									
Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 970,143,887 -17 Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 25,031,950 39 Total Means the number is too large to display in the cell		1,383 888 280	1,288 380 046	-6.9	1,354 614 712	5.1	1,559 999 683	15.2	1,569 668 698	0.6
Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,149,710,327 37 Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 25,031,950 39 Total 4 Means the number is too large to display in the cell	,		<u> </u>	1	, , ,				, , ,	-17.1
Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 288,962,810 15 Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 25,031,950 39 Total	•								, ,	37.2
Total Investments 3-10 yrs N/A N/A </td <td>,</td> <td>, ,</td> <td><u>, , , , , , , , , , , , , , , , , , , </u></td> <td>1</td> <td>, ,</td> <td></td> <td></td> <td></td> <td>, , ,</td> <td>15.6</td>	,	, ,	<u>, , , , , , , , , , , , , , , , , , , </u>	1	, ,				, , ,	15.6
Total Investments > 10 yrs				55.5	, ,	7.2		23.3		13.0
Total 2,910,493,111 3,179,519,962 9.2 3,608,929,703 13.5 3,836,240,970 6.3 4,003,517,672 4. # Means the number is too large to display in the cell Image: Control of the cell	*			95.0	· ·	27.0		-50.9	·	39.6
# Means the number is too large to display in the cell	·									4.4
		۷,۶۱۷,4۶۵,۱۱۱	3, 179,319,902	9.2	3,000,929,703	13.3	3,030,240,970	0.3	4,003,317,072	4.4
	# ivieans the number is too large to display in the cell									. InvCash

For Charter NA			Other Investment In	ormation						
Court of Uniform Court of Un	Return to cover				•					
Private State										
Court of CUIT Peer Force INC. Dec-2019 N.Chg Dec-2019 N.Ch										
No. Dec. 2011 W. Chg D	Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Incl	uded: Fe	derally Insured State	e Credit
NOOSTINET SUMMANY: ORD 1 COLD Commented Steel register of the Scient College of the Sci		Count o	f CU in Peer Group :	N/A						
NOOSTINET SUMMANY: ORD 1 COLD Commented Steel register of the Scient College of the Sci		Dec-2009	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Cha	Jun-2013	% Cha
Total PIDE School Chauser Guarmanic Photographs NA NA NA NA NA NA NA N	INVESTMENT SUMMARY:	200 2000	200 2010	70 U.I.g	200 2011	,, cg	200 2012	,, Cg		, c Gg
Total FOFIC-Issued Gourantees (Nose) NA No No 1	NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12.591.274		23,753,888	88.7	35.620.703	50.0	32,766,112	-8.0
SOLITION	Total FDIC-Issued Guaranteed Notes									
Agency CSS Profit Instruments froit backed by mortgages of the profit of	All Other US Government Obiligations	N/A	N/A		61,156,480		64,363,364	5.2	106,415,928	65.3
Agent-poly-8 Mortgape-Second Securities	TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	139,182,040	39.2
Agent-poly-8 Mortgape-Second Securities										
TOTAL FEDERAL AGENCY SECURITIES 100.0469/080 1,485.518.080 37 1,887.691.972 22 1,871.96.080 30 1,969.197.79 4.0							, ,			7.6
Securities Issued by States and Political Subdivision in the U.S. No. 10.028,950 11.700,048 7.3 12.418,94 10.0										
Printangly Issand Securities (1997 1907			,,,	37.3		27.2				
Princetty Board Securities (FIGCUS Only)				747		007.4				
Final Manager Standt Manager Stand				-/4./						
TOTAL OFFICE ROUTERS 1.2 989,242 3.201,709 2.92 16,772-40 6.2 1 12,914-41 2.26 3.440,015 7.75 7.000 7.00	, ,,,			122.4	-					
Mutual Funds	, , , , , , , , , , , , , , , , , , , ,									
Common Trusts	TOTAL OTHER MORTOAGE-BACKED SECURITIES	12,333,242	9,201,700	-23.2	10,772,440	02.3	12,301,441	-22.0	3,440,015	-13.3
Common Tracks COMMON TRUST INVESTMENTS 3,080,219 27,857,090 -10,10 3,045,098 24,1 3,499,892 -13 11,015,14 14,04	Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,375,932	5.6
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS 31,002.151 27,807,200 10.3 30,040,088 9.2 30,348,241 0.3 31,815,914 4.8	Common Trusts									-1.3
MORTGAGE RELATED SECURITIES:	TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS									4.8
Colleteralized Mortgrage Obligations		N/A	N/A		0		0	N/A	0	N/A
Commercial Montgage Reader Securities 23,897,700 33,983,221 42,7 88,100,874 12,1 47,849,910 26,6 54,640,834 14,700,000 14,700,										
OTHER MYSSTMENT INFORMATION: NON-Roofsigage Readed Seacurines with imbedded Options or Complex Coupon Formulas OF Coupon Formula										-8.9
Non-Mortgage Related Securities With Embedded Options or Complex Coupton Formulas 0 0 0 N/A 0 N/	0.0	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	54,640,834	14.2
or Compiles Coupon Formulas No NA 0 NA										
Nor-Mortgage Related Securities VMF Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas 0 0 0 NA		0	0	NI/A	0	N/A	0	NI/A	0	NI/A
Without Embedded Options or Complex Coupon Formulas		0	0	IN/A	0	IN/A	0	IN/A	U	IN/A
Deposits/Shares per 703.10 a		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under	Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments 2,881,314,361 3,181,323,843 10.4 3,611,104,483 13.5 3,837,783,782 6.3 4,006,647,212 4.4										
Investment Repurchase Agreements 136,265 136,621 0.3 0 100,0 0 NA 0			-		-					
Borrowing Repurchase Agreements Placed in Investments 0 0 NA 0										
For Positive Arbitrage		136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions 433,886,036 309,919,137 28.6 167,120,029 46.1 149,018,363 10.8 170,409,469 14.6 14.6 14.9		0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Other Financial Institutions 204,170,412 241,999,733 18.5 451,834,466 86.6 607,031,844 34.4 627,114,874 33.2		433,986,036	309,919,137		167,120,029		149,018,363		170,409,469	
Value of Investments in CUSO 17,452,633 17,452,693 0.0 18,884,212 8.2 34,999,085 85.3 39,876,564 13.4 13.5	Cash on Deposit in Other Financial Institutions			18.5		86.6		34.4		3.3
CUSO loans	CUSO INFORMATION									
Aggregate cash outlays in CUSO	Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	39,676,564	13.4
WHOLLY OWNED CUSO INFORMATION 13.00.95		306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	357,762	-58.2
Total Assets of Wholly Owned CUSOs		7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,194,814	-2.5
Total Capital of Wholly Owned CUSOS 9,904,543 9,852,313 -0.5 10,769,406 9.3 25,573,553 137.5 29,715,169 16.2 Not Income/Loss of Wholly Owned CUSOS 2,312,319 -142,798 -106.2 872,361 710.9 4,618,791 429.5 4,141,360 -10.3 Total Loans of Wholly Owned CUSOS N/A N/A 303,645 352,700 16.2 332,348 -3.5 Total Loans of Wholly Owned CUSOS 0 N/A N/A 13,969 N/A 35.299 152.7 29,542 -16.3 N/A N/A 13,969 N/A 35.299 152.7 29,542 -16.3 N/A N/A 0 N										
Net Income/Loss of Wholly Owned CUSOs 2,312,319 -142,798 -106.2 872,361 710.9 4,618,791 429.5 4,141,360 -10.3 701al Loans of Wholly Owned CUSOs N/A										
Total Loans of Wholly Owned CUSOs			-, ,		-,,					
Total Delinquency of Wholly Owned CUSOS 0 0 N/A 13,969 N/A 35,299 152.7 29,542 -16.3 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 0 0 N/A 0 N/				-106.2		/10.9				
In vicin Authorized by the FCU Act or NCUA R&R (SCU only)				NI/A		NI/A				
Outstanding Balance of Brokered CDs and Share Certificates Purchased 145,927,182 191,218,162 31.0 200,308,811 4.8 198,441,630 -0.9 153,113,151 -22.8 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 16 16 0.0 16 0.0 16 0.0 17 6.3 Approved Mortgage Seller 8 9 12.5 9 0.0 15 66.7 14 -6.7 Borrowing Repurchase Agreements 2 2 2 0.0 2 0.0 10 10 10 10 10 10 10 10 1	Total Delinquency of Wholly Owned Cooos	0	U	IN/A	13,909	IN/A	35,299	152.7	29,542	-10.3
Outstanding Balance of Brokered CDs and Share Certificates Purchased 145,927,182 191,218,162 31.0 200,308,811 4.8 198,441,630 -0.9 153,113,151 -22.8 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 16 16 0.0 16 0.0 16 0.0 17 6.3 Approved Mortgage Seller 8 9 12.5 9 0.0 15 66.7 14 -6.7 Borrowing Repurchase Agreements 2 2 2 0.0 2 0.0 10 10 10 10 10 10 10 10 1	Inv not Authorized by the FCU Act or NCHA R&R (SCH only)	n	0	N/A	n	N/A	n	N/A	n	N/A
Certificates Purchased		0	0	13//	0	14//		14/7		14//
Mortgage Processing 16	Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	153,113,151	-22.8
Approved Mortgage Seller										
Borrowing Repurchase Agreements 2 2 0.0 2 0.0 0 -100.0 0 N/A										6.3
Brokered Deposits (all deposits acquired through 3rd party) 1	11 0 0									
Investment Pilot Program										
Investments Not Authorized by FCU Act (SCU only)										
Deposits and Shares Meeting 703.10(a) 1 2 100.0 2 0.0 0 -100.0 0 N/A Brokered Certificates of Deposit (investments) 18 21 16.7 21 0.0 28 33.3 30 7.1 Investments Used to Fund Employee Benefit Plans (Book Value) Investments Used to Fund Employee Benefit Plans (Market Value) N/A										
Brokered Certificates of Deposit (investments) 18										
Investments Used to Fund Employee Benefit Plans (Book Value) Investments Used to Fund Employee Benefit Plans (Market Value) Investments Used to Fund Employee Benefit Plans (Market Value) % Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans % Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans N/A N/A N/A N/A N/A N/A N/A N/										
Investments Used to Fund Employee Benefit Plans (Market Value)				10.7		0.0		33.3		7.1
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans N/A N/A N/A N/A N/A N/A N/A N/										
Employee Benefit Plans N/A		IN/A	IN/A		IN/A		IN/A		10,120,191	
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Vallue (FCLIs only) N/A N/A N/A N/A N/A 0 0 # Means the number is too large to display in the cell	Employee Benefit Plans	N/A	N/A	<u></u>	N/A		N/A	<u></u>	100.02	
Obligation - Book Value (FCUs only) # Means the number is too large to display in the cell	Investments Impermissible under NCUA R&R Part 703 Allowed Under									
# Means the number is too large to display in the cell		NI/A	NI/A		NI/A		NI/A		0	
	Ubligation - Book Value (FCUs only) # Means the number is too large to display in the cell	IN/A	N/A		IV/A		IN/A		U	
									14 Oth	erinvinfo

	Commission and all Char	- Information Off D	-l C	haat 8 Damaniaaa			1	1	
Return to cover	Supplemental Shall	e Information, Off B For Charter :		neet, & Borrowings					
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cha	Jun-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	DCC 2003	DCC 2010	70 Ong	DCC 2011	70 Ong	DCC 2012	70 Ong	0011-2010	70 Ong
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	910,233	25.8
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2		98.8	1,191,037	-7.5		175.6
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603	10.9		4.8
Employee Benefit Nonmember Shares	0	0	N/A	. 0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0				0			N/A
Health Savings Accounts	3,344,169	5,344,456			55.0	10,965,154			39.1
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2		2.5	449,928,330	-0.7		4.4
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	328,646,791	0.0
Money Market Accounts	135,714	0	-100.0	0	N/A	7.266.969	N/A	0	-100.0
Business Share Accounts	N/A	N/A		N/A		N/A		127,228,029	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		6,193,984	
SAVING MATURITIES									
< 1 year	7,044,643,938	7,368,267,585	4.6		4.6	8,158,045,777	5.9		4.7
1 to 3 years	613,278,393	646,794,591	5.5		7.8	703,575,186	0.9		1.9
> 3 years	285,762,261	355,955,741	24.6		19.0	494,472,002	16.7		-0.4
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,754,306,360	4.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF	40	40	0.0		40.0		0.0		0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33.831.417	10 41,739,204	0.0 23.4		-10.0 173.7	9 44,136,439			-3.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	33,031,417	41,733,204	25.4	114,220,440	173.7	44,130,433	-01.4	42,433,743	-5.1
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		4,327,398	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,649,896	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		0	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		970,016	
Total Unfunded Commitments for Business Loans	26,813,050	18,368,390	-31.5	10,460,748	-43.1	8,505,264	-18.7	7,947,310	-6.6
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Business Loans	N/A	N/A		N/A		N/A		461,906	
Construction & Land Development (MBL)	0	991,939	N/A		89.1	556,238	-70.3		-83.5
Outstanding Letters of Credit	20,245,721	8,693,179			-87.8	80,015			-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL		-,,,		,,,,,,					
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8		0.0	409,452,118		407,131,891	-0.6
Credit Card Line	788,043,198	779,667,644	-1.1		2.7	846,690,347	5.8		8.0
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4		-12.1	115,553,199			1.3
Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose	191,893,464	196,658,539 635,443	2.5 -78.4		16.6 -35.2	239,706,356			0.3 67.5
Federally Insured Home Equity Conversion Mortgages (HECM)	2,941,689	035,443			-35.2 N/A	1,094,950		1,833,977	07.5 N/A
Proprietary Reverse Mortgage Products	0	0			N/A	0		0	N/A
Other Unused Commitments	13,330,531	39,737,926		47,997,334	20.8	53,251,820		59,237,444	11.2
Total Unfunded Commitments for Non-Business Loans	1,543,041,404	1,569,982,840	1.7		2.9	1,665,748,790		1,740,119,792	4.5
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2		2.4	1,674,254,054			4.4
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8	111.43	-2.9	100.18	-10.1	103.90	3.7
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,832,601	3.1		4.4
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2	458,247	8.7
Loans Transferred with Recourse 1	164,973,233	115,433,908	-30.0		28.1	155,461,938			1.2
Pending Bond Claims	988,192	170,181	-82.8		59.8	247,011	-9.2	111,058	-55.0
Other Contingent Liabilities CREDIT AND BORROWING ARRANGEMENTS:	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	939,930	34.6
Num FHLB Members	40	04	40.7		4.0	0.4	0.4	0.5	4.0
LINES OF CREDIT (Borrowing)	18	21	16.7	22	4.8	24	9.1	25	4.2
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3	1,505,857,628	-3.0	1,519,981,448	0.9	1,448,020,483	-4.7
Total Committed Credit Lines	45,506,132	18,470,000			71.4	27,758,001	-12.3		
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380			-28.8	295,893,503			11.3
Draws Against Lines of Credit	30,652,516	19,261,035			-40.6	5,438,248			-79.4
BORROWINGS OUTSTANDING FROM CORPORATE	,,	-, - ,		,,		-,,=		, ,,,,,,	
CREDIT UNIONS							ļ		
Line of Credit Outstanding from Corporate Cus	7,150,999	3,039,178			12.2	438,248		0	-100.0
Term Borrowings Outstanding from Corporate Cus	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:					.		L		
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	804,241,540	11.2
Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	23,855,000	-55.0
Uninsured Secondary Capital ²	0	0				00,000,000			N/A
# Means the number is too large to display in the cell		Ü	1.27			Ü	1		
Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 for	rward							15.SuppShareO	BS&Borr

	Miscella	neous Information, Pr	ograms	Services					
Return to cover	moodiia	For Charter :		00.7.000					
09/11/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,306,053	1.4
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	30,413,668	5.7
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.29	-4.1
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	2.78	-7.4
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,442,040	1.8
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,390	3.1
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	388	-7.4
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	313	1.6
Num of CUs Reporting Shared Branches	26			28	3.7	29	3.6	30	
Plan to add new branches or expand existing facilities	0		N/A		1,000.0	13	18.2	14	
MISCELLANEOUS LOAN INFORMATION:			,/(.,	10		1-7	
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	1,817,422,038	1.4
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date	2,010,001,000	2,700,040,712	7.1	2,020,107,107	2.7	0,000,000,470	20.0	1,011,422,000	1.4
(FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):							<u></u>	<u> </u>	<u> </u>
Business Loans	22	22	0.0	22	0.0	32	45.5	32	0.0
Credit Builder	15	15	0.0	17	13.3	19	11.8	20	5.3
Debt Cancellation/Suspension	5	6	20.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0	1	0.0	0	-100.0	0	N/A
Indirect Business Loans	6			7	16.7	9		9	
Indirect Consumer Loans	29			30	-3.2	34	13.3	35	
Indirect Mortgage Loans	7	9		9	0.0	10		10	
Interest Only or Payment Option 1st Mortgage Loans	5			5	0.0	7	40.0	7	
Micro Business Loans	11	11		10	-9.1	10	0.0	10	
Micro Consumer Loans	11	11		13	18.2	13	0.0	13	
Overdraft Lines of Credit	58	64		66	3.1	64	-3.0	64	
Overdraft Protection	52	57		58	1.8	61	5.2	59	
Participation Loans					6.7				
'	27	30		32		38	18.8	37	
Pay Day Loans	10	12		13	8.3	15	15.4	15	
Real Estate Loans	70			75	-1.3	84	12.0	85	
Refund Anticipation Loans	2			2	0.0	2	0.0	2	
Risk Based Loans	64	70		73	4.3	75	2.7	77	
Share Secured Credit Cards	23	24		26	8.3	27	3.8	28	
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	81	89		91	2.2	88	-3.3	88	
Business Share Accounts	35	38		38	0.0	41	7.9	42	
Check Cashing	60	64		64	0.0	62	-3.1	62	
First Time Homebuyer Program	9			11	22.2	12	9.1	13	
Health Savings Accounts	8			10	0.0	11	10.0	11	
Individual Development Accounts	2			2	0.0	2		2	
In-School Branches	1	2		2	0.0	2	0.0	1	
Insurance/Investment Sales	28	30		30	0.0	33	10.0	33	
International Remittances	11	11	0.0	12	9.1	12	0.0	13	8.3
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfiying for			-			-			
Business Combo Acctna (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through					_				_
Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts	21,481,513	00 744 500	5.7	22 207 472	-1.8	10 202 770	40.0	20,553,225	6.0
on Fixed Assets (not discounted to PV)		22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	20,553,225	6.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (c	r no annualizing)		1						1
** Amount is year-to-date and the related % change ratio is annualized.		T							
# Means the number is too large to display in the cell								16.MiscInfoAn	dServices

	Inform	nation System	e & Toch	nology					
Return to cover	11110111	For Charter :		liology					
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	II * State = 'M	O' * Type	Included: Fed	derally
	Count of CU ir								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	65	-1.5
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	47	0.0
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	5	25.0
Electronic Financial Services									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73				0.0	71	-1.4	71	0.0
Automatic Teller Machine (ATM)	82				0.0	85	3.7	85	0.0
Kiosk	6					6	0.0	7	16.7
Mobile Banking	7				33.3	29	81.3	34	17.2
Other	4					2	-50.0	2	0.0
Services Offered Electronically									
Member Application	33	34	3.0	36	5.9	40	11.1	39	-2.5
New Loan	44	45	2.3	44	-2.2	46	4.5	46	0.0
Account Balance Inquiry	89	89			1.1	90	0.0	90	0.0
Share Draft Orders	61				0.0	63	0.0	64	1.6
New Share Account	21				0.0	23	9.5	24	4.3
Loan Payments	82				1.2	82	-3.5	82	0.0
Account Aggregation	11			12		13	8.3	14	
Internet Access Services	24			25	8.7	26	4.0	26	
e-Statements	71				1.4	77	4.1	78	1.3
External Account Transfers	14			18	20.0	22	22.2	22	0.0
View Account History	91				1.1	91	-1.1	91	0.0
Merchandise Purchase	5					5	0.0	5	
Merchant Processing Services	4					6	20.0	6	
Remote Deposit Capture	2					10	66.7	12	
Share Account Transfers	86				3.5	88	-1.1	88	
Bill Payment	61	64			4.7	68	1.5	70	
Download Account History	74			77	1.3	75	-2.6	76	
Electronic Cash	5					4	-20.0	5	
Electronic Signature Authentification/Certification	2					3	0.0	4	
Type of World Wide Website Address		_	0.0		00.0		0.0		00.0
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8					3	-62.5	2	-33.3
Transactional	79				3.8	86	3.6	88	2.3
Number of Members That Use Transactional Website	356,542				6.7	479,889	12.2	500,958	4.4
No Website, But Planning to Add in the Future	1	1				0	N/A	0	
Type of Website Planned for Future	†	<u>'</u>	0.0		. 55.5		14/7	•	1471
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0			0		0	N/A	0	
Transactional	1					0	N/A	0	,
Miscellaneous	'	'	0.0	0	100.0	0	14//	0	14//
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
	113	113	0.0	110	0.0	112	0.1	, 14	1.5
	+								17.IS&T
	1	l	1	I	1				.7.1041

Return to cover

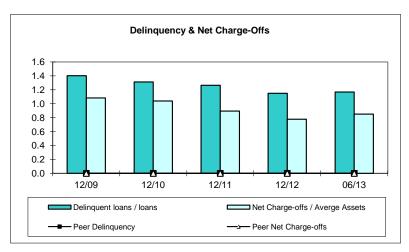
09/11/2013 CU Name: N/A

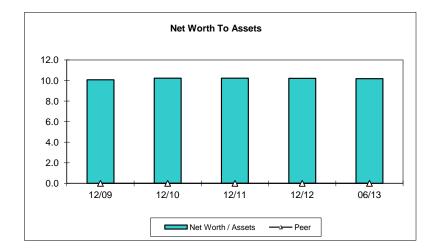
CU Name: N/A
Peer Group: N/A

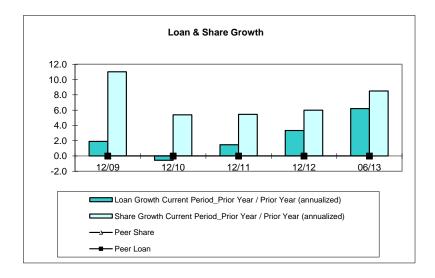
Graphs 1 For Charter : N/A Count of CU : 118 Asset Range : N/A

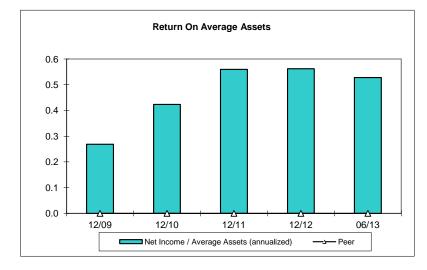
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 09/11/2013 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

